ABSTRACT OF THE DISCLOSURE

In order to extend the condition of the credit or debt for the transaction, a supporting system for establishing an obligation, includes a requirement obtaining unit for obtaining a condition of an obligation desired by a user who desires to acquire a credit, for example, an obligation information obtaining unit for obtaining a detailed condition including amount and a collection due date of the obligation and an obligation composing unit for generating a composed obligation according to the condition obtained by the requirement obtaining unit by combining a plurality of obligations based on the detailed condition obtained by the obligation information obtaining unit.